

Life Plan for the Life Span

APA Committee on Aging



AMERICAN
PSYCHOLOGICAL
ASSOCIATION

No matter where you are in your life span, you need a life plan. Most of us do not like to think about aging, much less plan ahead for later life. Yet preparation is key to well-being as you grow older.

The good news is that you can do specific things to secure a healthy, happy, and financially sound old age. With some foresight, your older years can be healthy, wealthy, and happy.

In that spirit, this brochure highlights important issues for you to pay attention to during different stages of your life. It provides links to resources that can help you make your own personal life plan.

Life Plan for the Life Span focuses on the following five areas:

Health and Health Care
Legal and Financial Matters
Work Life and Retirement
Psychological Issues
Social Roles and Resources

To plan effectively for later life, it is important to identify your expectations and assumptions about growing older. To check your attitudes and understanding about your aging process, take this little test. Comments and answers appear on pages 30–32.

Ten Questions about Aging

1. At your current age and given your sex, how long are you likely to live?
2. Will Medicare pay for your nursing home care should you need it?
3. Will your parents outlive their financial resources? Will you?
4. What do you look forward to about getting older?
5. Does your family know what you would want if you were to have a serious health problem and could not speak for yourself? Do they have the legal right to carry out your wishes?
6. What services would be available if you became sick, frail, or needy? What services would be available to your spouse, partner, or parent?
7. Are there ways you can maximize your cognitive functions as you age, such as your memory and problem-solving abilities?
8. Is your current living arrangement the best choice for you as you age?
9. Do you know the legal and financial steps that are needed to retire? Do you know how to close your practice or quit your job in a thoughtful way?
10. As you get older, how can you best take advantage of the experience and wisdom that you have accumulated during your life?

Health and Health Care

*He who has health has hope;
and he who has hope has
everything.* —Arabic Proverb



Two keys to a healthy aging:

- Lead a healthy lifestyle
- Be an informed health consumer

Did You Know . . . ?

- Research shows that people who have healthy lifestyles not only live longer but also have better cognitive abilities, fewer health problems, and fewer disabilities than those who do not have healthy lifestyles.
- People with good social relationships tend to be healthier.
- Consumers who are informed about their medical options receive better health care.
- Preventive health screenings, such as annual visits to your physician, are especially important for people with genetic or family predispositions to illness.

Never Say Never

Many people think there is nothing they can do about aging. However, how you age is partly a function of your lifestyle. Whether you are 46 or 64, it is never too late to benefit from eating well, exercising regularly, and maintaining healthy lifestyle habits.

Be an Informed Health Consumer

Informed health consumers learn about the physical changes that occur with aging and those that are caused by disease. They educate themselves about how to stay healthy and prevent illness and disability. If they do become ill, they find out about their treatment options and the risks and benefits of each.

It is not only important to know how to optimize your personal health but also to learn how to get the health care you need when you need it. The health care delivery system in the United States is the most complex and confusing system in the world. If you understand how to navigate your way through it, you will be better equipped to arrange health care for yourself and your loved ones.

Learn about the health benefits and services available to you and your family, including those provided through Medicare and Medicaid. Benefits change frequently. Staying informed can be challenging but is well worth your time.

Clarify and communicate your own health values and needs and learn about those of your loved ones. Be sure to tell your loved ones your wishes in the event you need emergency or end-of-life care and are unable to communicate your desires to your health care providers. You may also wish to consider appointing a personal representative, such as a surrogate decision maker or health care proxy.

Young Adults

- Develop a healthy lifestyle that includes a nutritious diet, adequate sleep, and regular physical activity.
- Develop skills to manage stress and regulate your emotional health.
- Learn how to access and think critically about health care information.
- Learn to advocate for yourself and your family in health care settings.
- Stay abreast of developments in health promotion and disease prevention (e.g., risks, solutions, and prevention opportunities regarding obesity, smoking, drugs and alcohol abuse or dependence).
- Avoid environmental risks that may cause immediate or long-term physical damage (e.g., automobile accidents, hearing loss, lung disease, or joint deterioration).

Middle-Aged Adults

- Continue to be attentive to living a healthy lifestyle, including building physical strength and flexibility through regular exercise.
- Monitor your health risk factors and participate in recommended health screenings (e.g., colonoscopy).
- Stay on top of developments in health promotion, disease prevention, and the management of chronic conditions.
- Set aside time for stress management and continue to regulate your emotional health.
- Continue to advocate for yourself and your family in health care settings.
- Continue to access and think critically about health care information.
- As sensory, cognitive, and physical capabilities begin to wane, make environmental changes as needed.

Older Adults

- Continue to maintain a healthy lifestyle, including regular physical activity, and make accommodations for any disabilities.
- Continue to engage in routine preventive health behaviors (e.g., get flu shots, participate in cancer screenings, and stay physically and mentally active).
- Continue to advocate for yourself and your family in health care settings or bring a knowledgeable representative with you. Do not be afraid to ask questions or get a second opinion.
- Keep an accurate record of all medications with dosing instructions to review with all of your health care providers and pharmacist. Clarify anything that does not make sense to you.
- Maintain good stress management and emotional health.
- Find ways to compensate for age-related sensory changes if they occur (e.g., vision or hearing loss).
- Live in a community that has easy access to quality health care and transportation.

Says Who?

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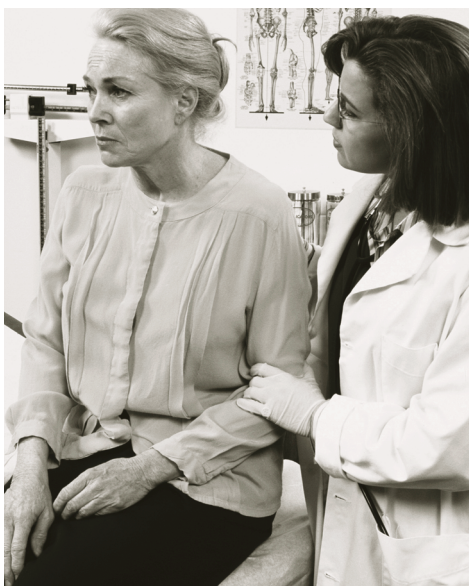
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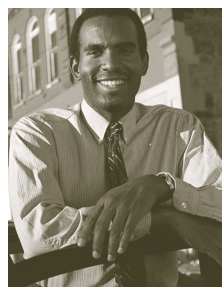
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Bottom Line: Practice healthy habits and know your own health care needs and those of your loved ones. Be an informed health consumer so you can manage your needs well.



Legal and Financial

Protect yourself and your family from legal and financial vulnerabilities.



Did You Know . . . ?

- Many people incorrectly assume that Medicare will pay for all of their medical expenses during retirement. Twenty percent of spending by people 65 years and older is for health care costs not covered by Medicare (\$2,487 on average in 2003).
- In 2007, the maximum Social Security benefit for a person retiring when eligible for full retirement benefits was only \$2,116 per month.
- Most people will need to designate someone to make financial, legal, or health care decisions for them at some point during their lifetime.
- Fewer than half of all individuals set aside enough personal savings to ensure they will achieve their desired lifestyle during retirement.

Designate a Personal Representative

Because unexpected emergencies and disasters can occur at any time, not just when you are older, it is important to designate a personal advocate for your financial, legal, and health care affairs. Depending on how much authority you legally authorize, a legally designated advocate can manage your finances, create a will or trust, make legal and health care decisions on your behalf, and advocate for you should circumstances make it impossible for you to do so yourself.

Be Financially Literate

It is important to know your current assets, how best to protect them, and from where your financial resources will originate as you grow older. This knowledge will help you make informed decisions throughout your life span about such issues as purchasing a house, paying for college education, and retirement.

Financial planners estimate that you will need to generate 70%–80% of your preretirement income to maintain your current standard of living in retirement if you are not employed. Plan to build enough retirement income to last until you are approximately 90 years old. Determine whether your assets and income sources will provide for your future needs. If not, create a plan to reach your financial goals.

Young Adults

- Communicate your preferences about health care and end-of-life care to close friends and family members.
- Prepare documents that will help you if something unexpected happens and you are unable to make legal or health decisions for yourself. Creating a will is the most basic part of planning.
- Store your legal and health care–related documents in a safe place, and be sure someone you trust knows where they are located.
- If you travel extensively or participate in high-risk activities, it is especially important to prepare legal documents that appoint a health care advocate and a guardian for your minor children.
- Learn to seek second and third opinions about financial products or investments that sound too good to be true.
- Know where you spend your money, the value of basic budgeting, and the benefits of regular saving, even if you save only small amounts. Your savings will build up and earn interest over time.
- Evaluate the adequacy of health, disability, life, and other types of insurance.

Middle-Aged Adults

- Review and update health-related documents such as living wills. Talk to family and close friends about your wishes.
- Choose a health care advocate and legally authorize him or her to act on your behalf under certain specified conditions.
- Have a frank discussion with your primary care physician regarding your health care wishes.
- Develop a “values history,” which will help others know of your personal health preferences and beliefs.
- Make sure that you have adequate health and other types of insurance for your needs.
- Review your contributions to Social Security and other forms of retirement savings.

Older Adults

- Review and, if needed, modify any legal or health care planning documents.
- Be realistic about what you will be able to afford in retirement.
- Consider a part-time “bridge job” that will not only ease your transition into retirement but also reduce your overall financial need.
- Examine any work-related benefits, such as Social Security or pension. Make sure that you are receiving the correct payments.
- Review your health care and insurance plans to make sure coverage is adequate for your needs.
- Continue to establish the legal basis of your health care wishes and discuss it with family members, friends, and physicians.
- Make a plan and leave instructions for any resources (financial or otherwise) that may survive you.

- Continue to carefully monitor your financial resources during retirement and make budgetary adjustments as needed.
- Continue your financial review and planning even after retirement.

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Bottom Line: Never stop legal and financial planning! Assume that your personal wealth must last to age 90.



Work Life and Retirement Planning

Reconsider your work and retirement goals throughout your life span and create a plan to meet them.



Did You Know . . . ?

- People who retire but maintain part-time employment or voluntary activities are more satisfied with aging than people who retire completely or work full time.
- Retirement planning should begin early and be updated often, especially as your situation changes.
- Three in five older Americans say that they see retirement as a time to be active and involved, start new activities, and set new goals.

Refine Your Career Goals Throughout Your Life Span

Clarify and review career goals throughout your life and take an honest reckoning of what you enjoy and do not enjoy about work. As needed, consider new work options or activities you would like to engage in.

Work themes include recognizing the limits of career progress, evaluating possible age discrimination, deciding whether to change jobs or careers, rebalancing work and family, and caregiving responsibilities for loved ones.

Workers willing to start a new career can be more critical in their self-analysis, more assertive in seeking feedback, and more likely to refuse transfers or promotions that might challenge career goals. A major predictor of successfully remaining in the workforce is one's attitude toward work and motivation to be competitive.

Plan Early for Retirement

Retirement planning should begin early in your career and intensify as you move toward your retirement years. This planning should include exploring other career pursuits, where you will live, and what non-work activities you might pursue. As career and personal circumstances change, review and update your retirement plan. Take advantage of organizational retirement planning resources or engage a reputable professional retirement planner.

Young Adults

- Investigate and develop career/work options and skills.
- Find work that offers or enhances intrinsic rewards, such as feelings of competence, positive self-esteem, autonomy, self-direction, and intellectual challenges.
- For success in your field, cultivate mentoring relationships and seek opportunities to gain knowledge and skills that will allow you to advance professionally.
- Acquire or continue to build technological competence.
- If you are considering a career change, think about the longer term implications (e.g., future career growth opportunities, health benefits, portability of retirement benefits).
- Master assertiveness skills that may be required to deal with work demands that interfere with career goals or work/family balance.
- Start saving for retirement. Having automatic deductions directed to a retirement account can be an easy way to get started.

Middle-Aged Adults

- Continue to learn and acquire new skills and maintain professional competence in the tasks considered essential in your work.
- Maintain or continue to build technological competence.
- Sustain motivation and a positive attitude about work by seeking new challenges.
- Review your career trajectory so far and evaluate the need to change jobs or careers.
- Be alert to age discrimination and other forms of work-related bias that may affect your or your colleagues' progress and satisfaction.
- Balance personal and professional life, especially when caregiving responsibilities arise.
- Begin to plan for a transition to retirement.
- Establish hobbies that will continue to be fulfilling if and when you retire.
- Begin discussing your retirement goals with loved ones.

Older Adults

- Transition into a less stressful career if you wish, but work as long as you are physically able (assuming the work is still satisfying).
- Evaluate the benefits and drawbacks of full-time versus part-time work or a "bridge job" between full-time employment and full-time retirement.
- Be prepared for retirement to occur sooner than you anticipated if health problems, downsizing, or early buyouts occur.
- Decide what might be lost in retirement and how to fill in the gaps. Figure out what new opportunities might be gained by retirement and how best to utilize them.
- Synthesize work and leisure interests. Consider how these interests might be expressed through volunteerism.

- Consider becoming a mentor to an early career colleague or someone in your community.
- Become knowledgeable about the continuum of living arrangements and services available for older adults.
- Go on fact-finding trips to scout out places you might like to live after leaving the workforce, determining the best fit for your later life interests.
- Choose or make accommodations to a home that will take account of waning physical abilities.

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Bottom Line: Proactively plan for your retirement throughout your entire career so that your needs are met.



Psychological Issues

Psychological factors are a powerful force that can maximize or jeopardize the quality of our lives in all stages of adulthood.



Did You Know . . . ?

- Most people incorrectly believe that everyone who lives past age 65 will have progressive memory problems (e.g., Alzheimer's disease or dementia). In fact, only 1 in 10 people in this age group develop dementia.
- Psychological influences affect many aspects of optimal aging.
- Many cognitive abilities assumed to decline over the life span can be maintained, and in some cases decline can be reversed.

Stay Active to Prevent Memory Loss and Dementia

The risk of developing dementia (e.g., Alzheimer's disease) increases with age. However, people who are physically and mentally active are less likely to experience memory loss.

Address Psychological Issues

Psychological factors have a powerful influence on the experience of aging. These influences include one's identity, spirituality, personal control, competence, emotional stability, and stress management.

Those people who have a sense of involvement in the care of the next generation, have a positive outlook, and find meaning in life are psychologically healthier and more likely to experience a positive transition from middle to late life. Also, your psychological well-being and what you do will affect how you feel physically.

Young Adults

- Develop a breadth of interests and activities so that you will always have sources of enjoyment, even if you have sensory changes (e.g., poor vision) or mobility problems (e.g., walking with a cane).
- Keep in mind that aging is a lifelong process. Physical and psychological changes are inevitable but not necessarily detrimental.
- Develop life skills (e.g., know how to set goals, make rational decisions, and resolve conflicts).
- Seek opportunities to maintain self-confidence.
- Integrate religious faith or spirituality with other core values and beliefs.
- Allow your spiritual worldview to guide you in making life choices in professional and personal settings.

Middle-Aged Adults

- Invest in the emotional care and concern of the younger generation.
- Keep close relationships fresh. Maintain ties with siblings and friends who will serve as resources in later adulthood.
- Keep mentally active to preserve cognitive skills and learn strategies that can boost cognitive performance (e.g., mnemonic memory-enhancing techniques).
- Develop leisure interests and skills that can be maintained into later adulthood.
- Take time to nourish your spiritual side despite the demands of a busy life. If you have religious beliefs, reflect on how they support or prevent coping with life's challenges.
- Reexamine roles and activities in relation to personal beliefs and values. Identify ways of passing on key beliefs and values to the next generation.
- Pause and learn other ways to reduce stress—with others and alone.

Older Adults

- Keep mentally active to preserve cognitive skills.
- Maintain ties with friends and family to maximize your social support system.
- Keep active sexually and recognize that sexuality can take many forms.
- Be an interested person—remain aware of new developments in the arts, sciences, politics, and other areas of cultural and social interest.
- Be an interesting person—have something that matters to you and that you care passionately about.
- Maintain focus on appropriate sources of joy, hope, and meaning.
- If you have religious beliefs, consider how they support developing your understanding of the meaning of life. If not, be willing to engage in questions of personal and ultimate meaning.
- Consider leaving a personal, professional, or financial legacy.
- Take the time to consider with compassion new views and lifestyles of young people even when they clash with your own.

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Bottom Line: Develop and maintain those aspects of your life that enhance psychological, social, and intellectual well-being.



Social Roles and Resources

Social relations and activities should be maintained at all ages and match changing lives and life goals.



Did You Know . . . ?

- Family types have changed. Only 50% of families consist of two parents in their first marriages living with their biological children.
- At some point during their life spans, most people will have a loved one who requires personal care.
- People with friends tend to be happier than those without, even if they have good family relations.

Plan Ahead to Meet Changing Needs

Most people have family ties, whether biological or chosen, but the structure of families and the issues they confront vary greatly. Change is a way of life, though, and changes may affect availability of family and friends or the need to develop new relationships. Young adults who move away from family and friends to pursue work need to prepare to build a new network of friends and supporters, couples have new social needs after children enter the family, and mid-life adults may need to acquire a new social network as single persons following divorce.

Meeting the needs of older persons in a way that minimizes strain for both older relatives and caregiving children is another family change that requires forethought and planning. It is interesting to note, however, that few individuals or families engage in planning for changing social needs. Exploring values and preferences among siblings and between parents and adult children can provide helpful background understanding for times when changes occur and more specific planning is needed.

Maintain Social Relationships

Friends and other social relationships are a crucial part of life at all ages. Their presence can help you feel valued in a way that is important to your emotional well-being. Friendships also offer opportunities to provide support to others. Stable social relations can provide a sense of life-long continuity and help you adjust to changes such as transitioning into retirement, relocating your household, or losing a loved one.

Young Adults

- Cultivate broad and deep social relationships.
- Develop adult relationships with multiple generations of family members.
- As you develop adult friendships, practice being a good friend and discover what you value about your friends.
- Enjoy life. Learn how to work AND play.
- Learn how to care about others but not be overwhelmed by them.
- Understand and become involved in social issues by contributing emotionally, socially, and financially to the world around you.
- This life is your life. Make sure you are doing the best you can with it.

Middle-Aged Adults

- Celebrate the transition to middle age, which brings a sense of power and competence to many.
- Respect traditional and nontraditional family members.
- Cherish old and cultivate new social relationships with family, friends, colleagues, and social groups.
- Give to family, friends, colleagues, and your community.
- Continue and/or develop interests in addition to work and family roles.
- Plan to become the older person you want to be.
- Multiple roles are often overwhelming during the middle-age years. Arrange for and accept help as needed.

Older Adults

- Think of yourself as an age pioneer! Keep up with old interests and develop new ones.
- Identify those relationships among family and friends that are most important to you. Nurture them by being as interested in others as you would like them to be in you.
- Be creative about how to give and receive help.
- Change social activities as needed following retirement. Develop new relationships that fill gaps created by losing important loved ones, even if those new relationships are different from the lifelong relationships that are lost. Let go of any relationships that become stressful or are otherwise unfulfilling.
- Anticipate and plan for the future—for good and bad times, including for unexpected possibilities; help those close to you to do the same.

Says Who?

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Resources Worth Exploring

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Stephens, M. A., Crowther, J. H., Hobfoll, S. E., & Tennenbaum, D. L. (Eds.). (1990). *Stress and coping in later life families*. New York: Hemisphere.

General Resources About Aging

AARP. (n.d.). *Internet resources on aging*. [Online directory of over 900 Web sites for older adults, their families and caregivers.] Available at <http://www.aarp.org/internetresources>

AARP AgeLine. [Database that contains about 80,000 aging-related citations from psychology, sociology, social work, economics, public policies, and the health sciences.] Available at <http://www.aarp.org/research/ageline>

Federal Interagency Forum on Aging-Related Statistics. (2008). *Older Americans 2008: Key indicators of well-being*. Available at http://agingstats.gov/agingstatsdotnet/main_site/default.aspx

National Institute on Aging. (2001). *Resource directory for older people*. [Lists contact information for health and social service agencies.] Available at www.aoa.gov/eldfam/How_To_Find/ResourceDirectory/ResourceDirectory.pdf

Bottom Line: Your social world is always changing, so plan for and adapt to that reality throughout your life span.

Answers to “Ten Questions About Aging” [from page 1]

1. At your current age, and given your sex, how long are you likely to live?

The older you are, the longer you can expect to live. For instance, on average, a woman who reaches the age of 65 can expect to live an additional 19.5 years, and a man can expect to live 16.6 additional years. A number of factors affect life expectancy. To calculate your life expectancy, go to <http://www.livingto100.com>.

2. Will Medicare pay for your nursing home care should you need it?

Medicare only pays for a part of nursing home care for a limited amount of time and only if you are discharged from a hospital. For more information, check <http://www.medicare.gov/>. Medicaid is the primary public funding source for nursing home care (44% of all U.S. nursing home costs). For more information, check <http://www.longtermcarelink.net>.

3. Will your parents outlive their financial resources? Will you?

The financial resources that you and your parents will have depend on many factors, including assets, pension plans, Social Security entitlement, and any other savings that have been put aside. You can calculate your Social Security entitlement and conduct a financial checkup using other resources at <http://www.ssa.gov/planners/calculators.htm/>.

4. What do you look forward to about getting older?

If you answer this question in a positive way it means that you will be in much better shape to meet both the positive and negative challenges of aging. Individuals with more optimistic self-perceptions of aging report better functional health and live longer than those with less optimistic self-perceptions of aging.

Unfortunately, many people focus on the negative aspects of aging, such as joking about having a “senior moment” or being “over the hill.” The truth is that most older adults find positive things about getting older. They report high levels of life satisfaction despite the fact that they often face devaluation from others within our society.

5. Does your family know what you would want if you were to have a serious health problem and could not speak for yourself? Do they have the legal right to carry out your wishes?

It is important to be able to make your wishes and values clear regarding the care you would like to receive should you become ill. Advance directives, such as living wills or durable power of attorney for health care, provide a formal way for to specify who you would want to make decisions for you and what types of decisions you would like made. A good resource is the Consumer’s Tool Kit for Health Care Advance Planning, developed by the ABA Commission on Law and Aging and available at <http://www.abanet.org/aging/toolkit/home.html>.

6. What services would be available if you became sick, frail, or needy? What services would be available to your spouse, partner, or parent?

Many people live in communities that provide services to older adults through senior centers or area agencies on aging. Some services available to older adults include Meals on Wheels, fuel assistance, caregiver support, respite, and transportation services. Find out what resources are available in your community by checking your local governmental listings or visiting <http://www.eldercare.gov>.

7. Are there ways you can maximize your cognitive functions as you age, such as your memory and problem-solving abilities?

Research shows that keeping your mind active is the best way to maintain and maximize your cognitive and memory skills. Having a hobby that engages your brain is particularly valuable, whether it involves doing crossword puzzles, reading a book, being a sports enthusiast, or staying abreast of current events. Staying socially involved also keeps your mind engaged and can help to keep your intellectual functions intact.

8. Is your current living arrangement the best choice for you as you age?

Many people find that as they grow older, their houses are too large and hard to maintain. If they develop physical limitations, their homes may be difficult to navigate and manage, yet remaining in their home (“aging in place”) may help them feel comfortable and secure.

To decide what is best for you, take a careful look at your current housing situation. Are there many stairs? Is it difficult to keep clean? Does it have handicap-accessible or adaptable facilities? Will groceries, health care, and religious services remain accessible to you if your health status changes or you can no longer drive? However, before you consider moving, take stock to see whether there are changes you can make in your current home that will allow you to remain there. One comprehensive source of information on this topic can be found at <http://www.seniorresource.com/house.htm>.

9. Do you know the legal and financial steps that are needed to retire? Do you know how to close your practice or quit your job in a thoughtful way?

Retirement does not just happen. It takes careful planning. You cannot simply walk away from your job, even if you are self-employed. Consult with your state professional association, visit your human resources department, or review the helpful resources for retiring professionals in the Work Life and Retirement Planning section of this brochure.

10. As you get older, how can you best take advantage of the experience and wisdom that you have accumulated during your life span?

As people get older, their experience and wisdom can make up for losses in other areas, such as reaction times (which may be slower) or memory (in which there may be short-term memory problems). The best way to take advantage of your lifetime of experience is to view your abilities in a positive light. Take a positive view of what you have to offer and others will, too.

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CONA would like to acknowledge the contributions of Victoria H. Bedford, PhD;
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Claudia Espenscheid; Margaret Gatz, PhD; Diane Halpern, PhD; Douglas A.
Hershey, PhD; Beth Hudnall Stamm, PhD; Robert Johnson, PhD; Harold G.
Koenig, MD; Victor Marshall, PhD; Susan McFadden, PhD; Sara Qualls, PhD;
Wendy A. Rogers, PhD; Warner Schaie, PhD; Jan Sinnott, PhD; Harvey Sterns,
PhD; Anderson Smith, PhD; Pamela B. Teaster, PhD; Peter Walker, PhD; Susan
K. Whitbourne, PhD; Keith Whitfield, PhD; Robert J. Willis, PhD; Sherry L. Willis,
PhD; Steven H. Zarit, PhD; and Antonette Zeiss, PhD.

The Committee on Aging would like to offer a special thank you to Elizabeth
Vierck and Angela Jefferson, PhD, for their contribution in editing the brochure.